

National Healthcare Services Inc.

4523 102nd Lane N.E., Kirkland, WA 98033

Phone: (425) 450-4000 Fax: (425) 822-6306

FAX TRANSMISSION

Total Number of Pages (including this page) 1

To: Cameron Waite Date Feb. 9 2001

Company: Penn Treaty America Corp. Fax Number: 610-965-0668

Message:

Per our Promissory Note Agreement dated Jan 11, 2000, I Neal A. Forman and Herbert E. Schwartz are requesting that you wire transfer into our National Healthcare Services, Inc. bank account the total sum of \$25,000.00.

Thanking you in advance:

Following is the bank information:

US Bank

10800 N.E. 8th St.

Suite 500

Bellevue, Wash 98004

Attn: Private Banking / Pat Sungren

1-800-673-3555

Acct#: 153590814098

Routing #: 125000105

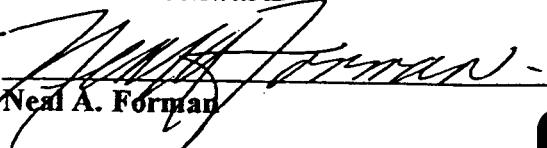
National Healthcare Services, Inc.

By:



Shareholders:

Herbert E. Schwartz


Neal A. Forman